



Order Filed on July 25, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)
46548
Morton & Craig LLC
John R. Morton, Jr., Esq.
110 Marter Avenue
Suite 301
Moorestown, NJ 08057
856-866-0100
Attorney for Credit Acceptance Corporation

In Re:

CHRISTOPHER BAILEY
JUDITH BAILEY

Case No.: 16-22255

Adv. No.:

Hearing Date: 7-5-18

Judge: VFP

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: July 25, 2018



Honorable Vincent F. Papalia
United States Bankruptcy Judge

Christopher and Judith Bailey

16-22255(VFP)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances

Page 2

This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq/, attorney for Credit Acceptance Corporation, with the appearance of David Stevens, Esq. on behalf of the debtors, and this order having been filed with the Court and served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Credit Acceptance Corporation is the holder of a first purchase money security interest encumbering a 2010 Mazda Mazda3 bearing vehicle identification number JM1BL19G6A1137598 (hereinafter the "vehicle").
2. **Curing arrears:** At the hearing, including the 7-2-18 payment, the debtors were \$662.31 in arrears to Credit Acceptance. To cure arrears, the debtors shall make the 7-2-18 payment immediately and cure the balance of the arrears over three months at \$384.83, beginning on 8-2-18. If the debtors fail to make any payment for a period of 30 days after it falls due (being the 2nd day of each month), Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney.
3. After curing arrears, the debtors shall make all retail installment contract payments to Credit Acceptance Corporation when due, being the 2nd day of each month. In the event the debtors fail to make any payment for a period of 30 days after it falls due, Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney.
4. The debtors shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtors and their attorney.
5. The debtors shall pay to Credit Acceptance Corporation through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Christopher Bailey
 Judith A. Bailey
 Debtors

Case No. 16-22255-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Jul 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2018.

db/jdb +Christopher Bailey, Judith A. Bailey, 14 South Hall Court, Wayne, NJ 07470-2983

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2018 at the address(es) listed below:

David L. Stevens on behalf of Joint Debtor Christopher Bailey dstevens@scuramealey.com,
 ecfbkfilings@scuramealey.com/dsklar@scuramealey.com; ascolavino@scuramealey.com; tscialla@scuramealey.com

David L. Stevens on behalf of Debtor Christopher Bailey dstevens@scuramealey.com,
 ecfbkfilings@scuramealey.com/dsklar@scuramealey.com; ascolavino@scuramealey.com; tscialla@scuramealey.com

Denise E. Carlon on behalf of Creditor CITBank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Francesca Ann Arcure on behalf of Creditor CIT Bank, N.A. as servicer for Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2007-2, Asset Backed Certificat NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
 ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Justin Plean on behalf of Creditor Indymac Mortgage Services bkyecf@rasflaw.com,
 bkyecf@rasflaw.com/ras@ecf.courtdrive.com

Laura M. Egerman on behalf of Creditor Indymac Mortgage Services bkyecf@rasflaw.com,
 bkyecf@rasflaw.com/legerman@rasnj.com

Marie-Ann Greenberg magecf@magtrustee.com

Rebecca Ann Solarz on behalf of Creditor CITBank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB rsolarz@kmlawgroup.com

Robert P. Saltzman on behalf of Creditor CIT Bank, N.A. dnj@pbslaw.org

TOTAL: 10